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UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK

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New Jersey Carpenters Health Fund, On Behalf of
Itself and All Others Similarly Situated

Plaintiffs,

-against-

Home Equity Mortgage Trust 2006-5, Credit Suisse
First Boston Mortgage Securities Corporation,
Andrew A. Kimura, Thomas Zingalli, Jeffrey A.
Altabef, Michael A. Marriott, Evelyn Echevarria,
Credit Suisse Group, Credit Suisse (USA), LLC,
Credit Suisse Securities (USA), LLC, Moody's
Investors Service, Inc., The McGraw-Hill
Companies, Inc., and DBRS, Inc.

Defendants.
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Civil Action No. 1:08-CV-05653-PAC

**STIPULATION EXTENDING
DEADLINE TO RESPOND
TO THE COMPLAINT**

WHEREAS, on June 3, 2008, plaintiff New Jersey Carpenters Health Fund ("Plaintiff") commenced this putative class action by filing a complaint (the "Complaint") entitled *New Jersey Carpenters Health Fund v. Home Equity Mortgage Trust 2006-5, et al.* in the Supreme Court of the State of New York, County of New York, index number 601670/08, on behalf of purchasers of certain Home Equity Mortgage Pass-Through Certificates;

WHEREAS, defendants Moody's Investors Service, Inc. and defendants Credit Suisse First Boston Mortgage Securities Corporation, Andrew A. Kimura, Thomas Zingalli, Jeffrey A. Altabef, Michael Marriott, Evelyn Echevarria and Credit Suisse Securities (USA), LLC with the consent of the other defendants (other than Home Equity Mortgage Trust 2006-5 and Credit Suisse Group which had not been served as of the date of removal),¹ filed notices of

¹ Although named as a defendant, Credit Suisse (USA), LLC is not the name of any existing Credit Suisse entity and therefore did not (and cannot) join in the removal or otherwise appear in this action.

the United States District Court for the Southern District of New York on June 23, 2008 and June 26, 2008, respectively;

WHEREAS, Plaintiff has stated that it intends to move to remand the action to state court;

WHEREAS, the original deadlines for the Defendants named in the above-captioned action to answer, move, or otherwise respond to the Complaint were June 23 and June 24, 2008 (based on the actual dates of service on the Defendants); and

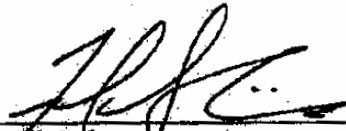
WHEREAS, no other extensions of time have been requested.

IT IS HEREBY STIPULATED AND AGREED, by and among the undersigned counsel for all parties in the above-captioned action, as follows:

1. The time within which each of the Defendants named in the above-captioned action may answer, move, or otherwise respond to the Complaint is extended through and including October 1, 2008.
2. Any party hereto may seek to have this Stipulation amended by the Court for good cause shown.
3. By agreeing to this stipulation, the Defendants do not waive and expressly preserve any and all defenses they may have.

Dated: July 1, 2008

Respectfully submitted,



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Dated: July __, 2008

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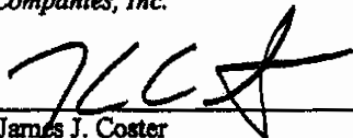
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